

Attorney Docket No.

032668-026

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of Daniel lan Flitcroft et al.

Application No.: 09/665,574

Filing Date:

September 18, 2000

Title: CREDIT CARD SYSTEM AND METHOD

Group Art Unit: 3627

Examiner: MICHAEL A. CUFF

Confirmation No.: 6529

FIFTH INFORMATION DISCLOSURE STATEMENT TRANSMITTAL LETTER

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

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			Respectfully submitted,	
	•		BURNS, DOANE, SWECKER & MATHIS, L.	L.P.
P.O. Bo Alexand (703) 83	lria, Virginia 2231	13-1404	By John Duay John F. Guay	
Date: J	anuary 14, 2005		Registration No. 47,248	

THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Daniel Ian Flitcroft et al.

Application No.: 09/548,659

Filed: April 13, 2000

For: CREDIT CARD SYSTEM AND

METHOD

Group Art Unit: 3627

Examiner: Michael A Cuff

Confirmation No.: 6529

FIFTH INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, the accompanying information is being submitted in accordance with 37 C.F.R. §§ 1.97 and 1.98.

Pursuant to 37 C.F.R. § 1.98, a copy of the documents cited is enclosed.

The document is being submitted after the close of prosecution but prior to the payment of the issue fee, therefore under 37 C.F.R. § 1.97(d) a statement and the fee of \$180.00 as set forth in 37 C.F.R. § 1.17(p) are enclosed.

I, the undersigned, hereby state that no item of information contained in this Information Disclosure Statement was first cited in any communication from a foreign patent office in a counterpart foreign application and, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 C.F.R. § 1.56(c) more than three (3) months prior to the filing of this Information Disclosure Statement.

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FIFTH Information Disclosure Statement Application No. 09/665,574
Attorney's Docket No. 032668-026
Page 2

To assist the Examiner, the document is listed on the attached form PTO-1449. It is respectfully requested that an Examiner initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

Date January 13, 2005

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Registration No. 47,248

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Substitute for form 144	49A/PTO & 1449	В/РТО		Con	nplete if Known		Ç
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STAT	EMENT	BY	APPLICANT	First Named Inventor	Daniel Ian Flitcro	ft et_te j.	34.04
	(use as many	sheets	as necessary)	Examiner Name	Michael A Cuff	A	DEMARK
Shoot	1	Ωf	1	Attorney Docket Number	033668-036		•

	U.S. PATENT DOCUMENTS							
Examiner Initials	Document Number	Kind Code (if known)	Name of Patentee or Applicant of Cited Document	Issue/Publication Date (MM-DD-YYYY)				
	5,903,830		Joao et al.	05-11-1999				
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FOREIGN PATENT DOCUMENTS											
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Examiner Initials	Document Number	Kind Code (if known)	Country	Date of Publication (MM-DD-YYYY)	Translation	Partial Translation	Eng. Lang. Summary	Search Report	IPER	Abstract	Cited in Spec
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NON-PATENT LITERATURE DOCUMENTS							
Examiner Initials	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.						

Examiner	Date	
Signature	Considered	

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with M.P.E.P. § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.